

Information to identify the case:

Debtor 1	Shaun J. Reiss	Social Security number or ITIN	xxx-xx-7796
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-25819-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Shaun J. Reiss

8/21/20

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Shaun J. Reiss
DebtorCase No. 18-25819-KCF
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 23

Date Rcvd: Aug 21, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2020.

db
517790723 +Shaun J. Reiss, 7 Buxton Drive, East Windsor, NJ 08520-1701
+Credit Union of New Jersey, c/o Peter J. Liska, LLC, 766 Shrewsbury Ave.,
Tinton Falls, NJ 07724-3001
517689988 +Kay Jewelers/genesis, 15220 Nw Greenbrier, Ste, Beaverton, OR 97006-5744
517689989 +Lenders Club, 71 Stevenson Street, Suite 1000., San Francisco, CA 94105-2967
517689991 +Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
517797005 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421
517689993 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703
517689994 +Robert Manchel, 1 Eves Dr., Suite 111, Marlton, NJ 08053-3125
517689995 +Sanjeev Verma, c/o Law Offices of Alan R. Ackerman, 1719 Route 10 East, Suite 106,
Parsippany, NJ 07054-4519
517790513 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,
Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg E-mail/Text: usan.j.njbankr@usdoj.gov Aug 22 2020 00:56:33 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Aug 22 2020 00:56:28 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
517816981 +EDI: CITICORP.COM Aug 22 2020 04:03:00 Citibank, N.A., Citibank, N.A.,
701 East 60th Street North, Sioux Falls, SD 57104-0493
517689986 +E-mail/Text: bankruptcy@cunj.org Aug 22 2020 00:56:22 Credit Union Of N J, Po Box 7921,
Ewing, NJ 08628-0921
517699112 EDI: DISCOVER.COM Aug 22 2020 04:03:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
517689987 +EDI: DISCOVER.COM Aug 22 2020 04:03:00 Discover Fin Svcs Llc, Po Box 15316,
Wilmington, DE 19850-5316
517689985 EDI: JPMORGANCHASE Aug 22 2020 03:58:00 Chase Card, Po Box 15298, Wilmington, DE 19850
517752169 E-mail/PDF: resurgentbknofications@resurgent.com Aug 22 2020 01:04:18
LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and,
FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517689990 +E-mail/PDF: resurgentbknofications@resurgent.com Aug 22 2020 01:05:30 Lvnv Funding Llc,
Po Box 1269, Greenville, SC 29602-1269
517720486 +EDI: AGFINANCE.COM Aug 22 2020 04:03:00 OneMain, PO Box 3251, Evansville, IN 47731-3251
517689992 +EDI: AGFINANCE.COM Aug 22 2020 04:03:00 Onemain, Po Box 1010, Evansville, IN 47706-1010
518441829 EDI: BL-BECKET.COM Aug 22 2020 04:03:00 Toyota Lease Trust, c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701
517689996 +EDI: TFSR.COM Aug 22 2020 03:58:00 Toyota Motor Credit Co, Po Box 9786,
Cedar Rapids, IA 52409-0004

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517689997 Toyota Motor Credit Corporation
517788857* +Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 23, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-3

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 23

Date Rcvd: Aug 21, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 21, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfbis.com;KarenEBeznerEsq@aol.com
Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net,
NJ61@ecfbis.com;KarenEBeznerEsq@aol.com
Kevin Gordon McDonald on behalf of Creditor Toyota Lease Trust kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Robert Manchell on behalf of Debtor Shaun J. Reiss manchellaw@yahoo.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9